CITIZENS ADVICE DISS, THETFORD & DISTRICT

Presidents: Mayor of Diss and Mayor of Thetford

Annual Review 2019/20

Registered Charity No.: 1089052

Company Registration No: 04212031

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Our Aims and Principles are:

To help people resolve their legal, money and other problems by providing information and advice and by influencing policymakers. We use evidence of our clients' problems to campaign for improvements in laws and services that affect everyone.

Our principles are to provide advice which is independent, impartial, confidential and FREE.

To access advice visit: www.cadat.org.uk

CHAIR'S REPORT

This year the curse 'may you live in interesting times' has never been more appropriate.

Before March 2020 CADAT had continued both in its generalist work and through its specialist projects to advise and support people living in Diss and Thetford. You will read elsewhere in this report of the help given to many people who were then able to resolve their problems and move forward with their lives. Our specialist work through Pension Wise, working with the Big C cancer charity, the Help to Claim project with the DWP, Energy Advice work and Help through Crisis project funded by the Big Lottery, complements our generalist advice and allows us all to hone and develop our advice skills.

The value of these partnerships cannot be underestimated. Sharing knowledge and skill - helping clients to take control of their lives.

As part of our membership of our National Association we retained our 'green status' for all aspects of our work, the highest level achievable, and retained our Advice Quality Standard benchmark.

HOWEVER

No-one could have anticipated the changes that COVID 19 would bring. Overnight access to many services became extremely limited or non-existent; but clients still had problems to solve and questions to be answered.

Whenever change is needed, I have been impressed always by the way that everyone involved has worked together to ensure that we offer a service to those who need us.

Between the end of March to date, our team of staff and volunteers have excelled themselves in their response to the needs of our clients.

How was it done? Thoroughly! It was clear that we would not be able to continue with a face-to-face drop-in service at first. So, we focused on providing a service through phones and other social media. Within a week, all our staff, specialist workers and some of our volunteers were working from home. Those doing advice work were still supervised and their work checked, and the confidential nature of our work was maintained. Thanks must go to our IT support company ION for enabling this to happen, together with our colleagues at C Squared and MT Communications, who manage our telephone systems. There seemed to be no technical problem which they could not resolve.

After a while as things in the community improved, we began to think about how we could return to seeing people face-to-face. We are fortunate that we own our building in Diss, so making physical changes was not an issue. Testing the risks of opening was done carefully, using formal risk assessment templates, and all the appropriate equipment, additional cleaning and facilities were put in place.

We were able to open our Diss office in June to see clients by appointment and following discussions with our landlords, Keystone at the Abbey Community Centre in Thetford, we now offer an appointment service there, which began in July.

We will keep these arrangements under review, as the COVID situation changes, but we hope that our services can continue for the rest of the year.

Not everything has been so positive. We are disappointed that one of our core funders, South Norfolk Council, is no longer able to provide funding in the current financial year, but we are aware of the difficulties that they and other Councils are facing. You will see the list of our funders and supporters for 2019-2020 in this report. Our grateful thanks for their continued interest in our work.

The work we do in the local community cannot be sustained without the commitment of all our staff and volunteers, both new and long serving. Keeping in touch during these strange times has become more important than ever and has happened throughout the COVID period, through 'phone calls, emails and during the summer, a 'socially distanced' picnic in Diss. Friends and colleagues were able to meet and catch up and it further encouraged more volunteers to return to us.

Equally during National Volunteers week, we have been heartened that several new potential advice workers have come forward to be trained.

So, the key words for this year have been – care, partnerships, respect, thoroughness, and a willingness to provide our service, despite all the difficulties.

Thank you to everyone, however you have helped us to provide our service and to our staff and volunteers for everything you have done to keep us going.

Marion Morse MBE

Chair of Trustees

CORE SERVICES

In 2019/2020, we dealt with 2,605 clients under our core provision. In the previous year we saw 3,169 core clients, so 19/20 figures are an 18% decrease on last year.

We helped clients with 7,454 issues, a decrease of 30% on the previous year and roughly equivalent to 2.9 issues per client. The number of activities was 6,801, almost 3 per client.

The perceived decrease in provision of core services is in part accounted for by the shift towards greater provision of digital services and the increase in work done under funded projects; please read on for details of our funded projects.

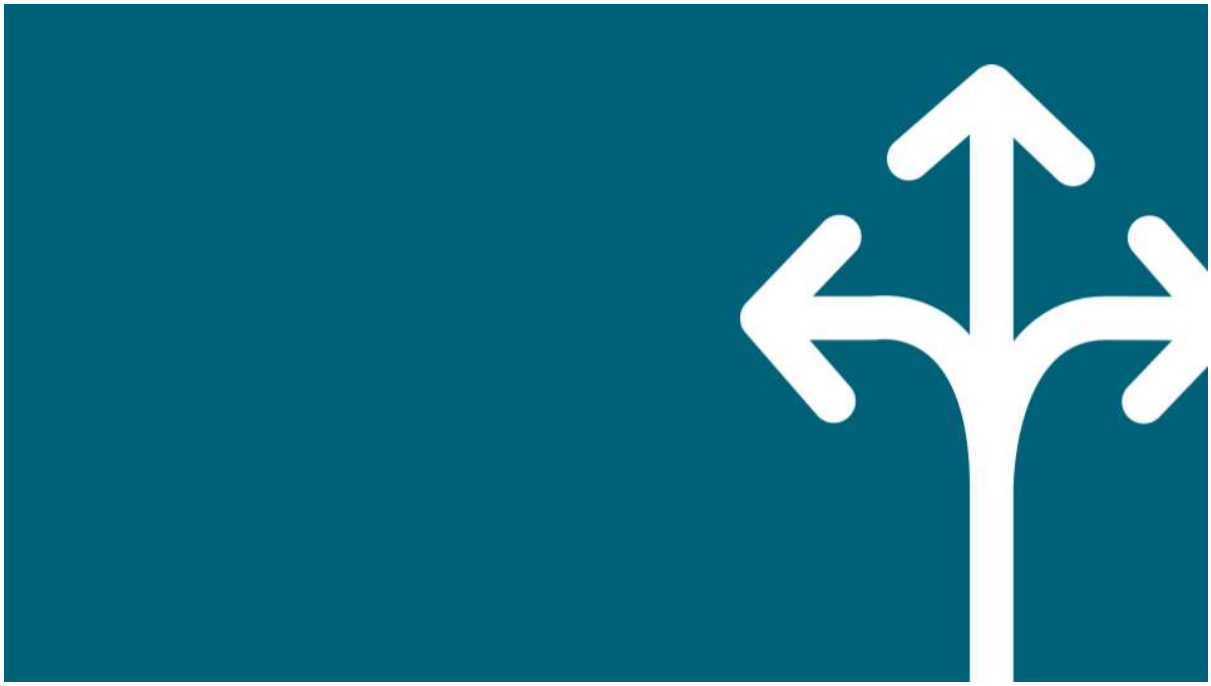


PENSION WISE

Our Pension Wise project has continued to grow, as it has become established as a mainstream service for people seeking advice about their personal pensions. We saw a total of 5,002 Pension Wise clients in 2019/20, an increase of 11.6%.

This increase in demand is reflected in the fact that this year we have been able to recruit an extra Pension Wise Guider to our team, as well as some additional admin support for the team.

The number of issues dealt with for these clients was 6,712, an increase of 16%. The number of activities carried out for these clients was 8,265, a decrease of 6.5%. The decrease in activities is almost entirely an artefact of changes in coding and recommended practice.



HELP THROUGH CRISIS

Our target figures for Help Through Crisis are low, as necessitated by the nature of the project, which seeks to help clients in crisis holistically and over a long period of time. In addition, a single Advice Champion deals with all clients presenting through the project.

This year is the penultimate year of the Lottery funding. We therefore have a number of clients who have been accessing the project since its inception, sometimes presenting with a range of crises over a period of time. These are not recorded as 'new' clients.

The number of clients helped by this project in 2019/20 was 43, an increase of 7.5%. We know that as we seek to finalise the project this year and begin to collate the results, client numbers are likely to drop in the year ahead as we seek to wind the project down and prepare our clients for using alternative sources of advice (or are successful in obtaining continuation funding for the project).

The number of issues dealt with was 139, a decrease of 40%. There were also far fewer activities on behalf of clients – 210 in 2019/20, a decrease of 60%.



BIG C

This year our Big C advisers have dealt with 801 clients, an increase of 4% on the previous year. We have had a change of personnel across the project, with our specialist welfare rights adviser now providing advice on four days per week, divided between two days at Queen Elizabeth Hospital Kings Lynn and two at the Norfolk and Norwich Hospital, Norwich. North East Suffolk Citizens Advice contributes one day a week at the James Paget Hospital, Great Yarmouth.

There was a very slight decrease in the number of issues dealt with – 3,078 throughout the year, a decrease of just 0.7%. The number of activities was 1,899, an increase of 4%, equivalent to 2.4 activities per client. The financial outcomes for this project are formidable however. Recorded gains for this project demonstrate that clients received in excess of **£1,104,992** in increased benefit entitlement, charitable gains and debts written off.



HELP TO CLAIM

The Help to Claim project is a DWP funded initiative to help clients through the early stages of a Universal Credit claim. We employ a co-ordinator four days per week and a Help to Claim adviser two days per week. The adviser contributes to the national Help to Claim service through the provision of advice to clients nationally via the Help to Claim helpline and through the national webchat service. The number of clients dealt with in 2019/20 was 443 and we dealt with 2,908 issues on their behalf – an average of 6.6 issues per client. The large number of issues per client by comparison with other funded projects demonstrates the difficulties clients face in trying to navigate the Universal Credit system, which is digital by default. The number of activities per client was 814, around 1.8 per client.

Where we are contacted by clients through the national helplines and webchat, it is not unusual for those clients to be referred to their local LCA if all their issues cannot be resolved with the help of our adviser (e.g. some issues may be specific to their local area, such as access to food banks). The referral system within Casebook operates extremely effectively and ensures that as few clients seeking advice fall through the net as possible.

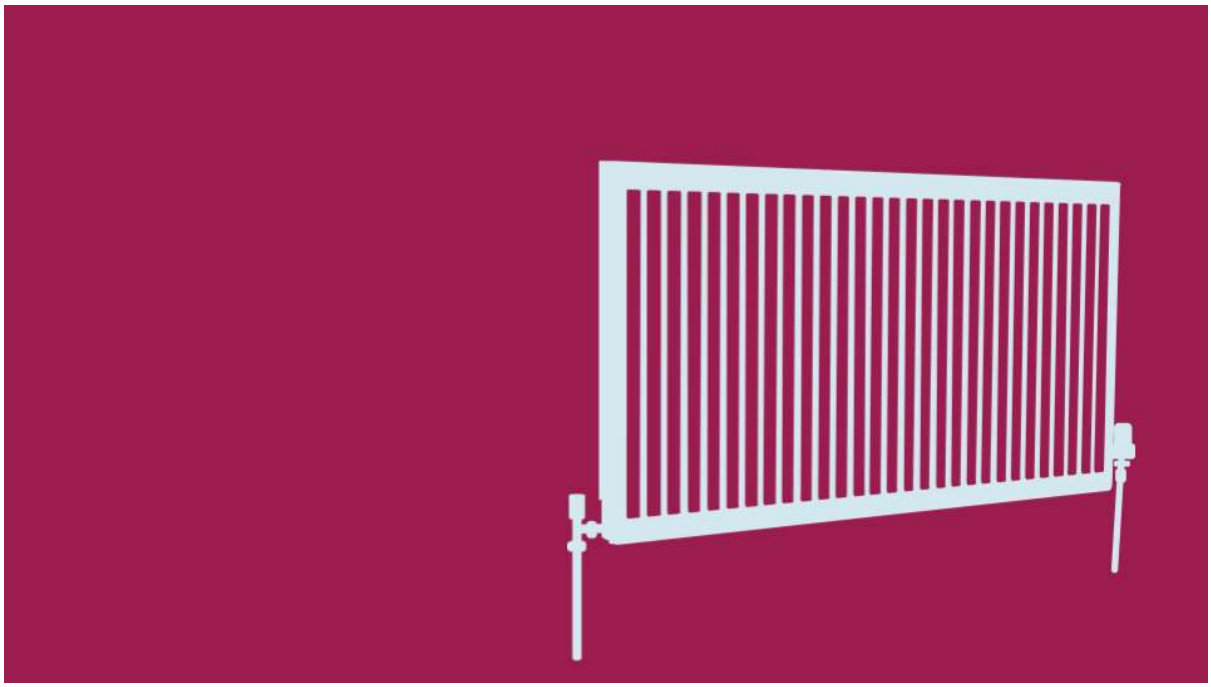


ENERGY PROJECTS

Our externally funded Energy Advice projects allow us to support harder to reach clients that might not normally access our usual advice services and locations. Outreach included attending 28 targeted events such as flu clinics, and delivering talks to community groups, such as lunch clubs and a local community transport association.

We continue working closely with other organisations, including a partnership with Broadland and South Norfolk councils funded by Smart Energy GB to raise awareness of smart meters amongst those over 65 years; and with UK Power networks to support clients experiencing fuel poverty. Energy Advice training delivered to more than 60 frontline workers with representatives from local charities, local councils, housing associations, plus our own staff and volunteers. Our Project Coordinator also attended a partnership event with UK Power Networks in Ipswich in May 2019, raising awareness of our work to nearly 300 of their staff.

Through membership of the Big Energy Saving Network and Citizens Advice's national Energy Advice Programme, we have continued to provide individual energy advice through our face-to-face and telephone services covering a wide range of issues including helping clients switching suppliers, accessing grants and getting extra help with their energy supply.



FEEDBACK FROM CLIENTS

I would just like to say a huge 'thank you' from the bottom of my heart to the Citizens Advice team in Thetford. Back in February I was seeking urgent advice, I had been living in a very deprived area in Kent with my children. During this time I had witnessed some terrible things. It was when a member of my family was attacked in the street, I decided to get away to a safer place with my children. I came to Norfolk staying with friends as I was pregnant at this time.

I was desperate to find a home for myself my children and my unborn baby....as I knew relying on friends was only temporary...but I was told by the council that I wasn't entitled to any help.

I didn't know where to turn. I was so scared about what would happen to us. I would be homeless with a newborn baby. It was the most worrying time my hair was falling out - I couldn't sleep. I came to the CAB where I was referred to a specialist adviser called Sonia. She was my saviour. She told me we would find a way to sort out my problems. She listened to my story, she was so kind and caring and willing to help me even though I'd been turned away by everyone else. Sonia gave me hope. I came back week by week and Sonia gave me all the advice I needed, she even made phone calls on my behalf. I felt she was on my side, which I was so grateful for.

They were very professional in all their dealings and were very sympathetic to my case. I greatly appreciated their time and commitment.

Facing a serious problem with no resources and no free impartial advice and support would be devastating and possibly fatal for many in the UK. Thank you so much CAB!

I was very happy with the advice I had received from my local CAB in Diss, Norfolk. Their staff are kind, caring and knowledgeable. I have used them a number of times in the past and without their help, I do not think I would have managed to resolve my problems. The CAB service is excellent value and I believe that local government should continue to provide the necessary funding for their work in the future.

The staff at the CAB were fantastic; they resolved a problem that I could not have done myself. Many thanks.

PARTNERSHIP WORKING – IN SUFFOLK

We continue to work with our fellow LCAs in Suffolk. Last year, in the light of the decision of Suffolk County Council to remove all funding from LCAs, we recognised the need to work more closely together and formed the Suffolk Alliance of Citizens Advice, incorporating all 8 LCAs in Suffolk into the Alliance. With a single voice, we are more easily able to present our case for funding and to amalgamate the data that each LCA holds into a single reporting structure. We have worked particularly closely with our partners at Mid Suffolk Citizens Advice and have continued to provide an outreach service weekly at Eye Health Centre, which is well-attended and is popular with practice staff, particularly the practice manager and GPs. We have worked on bids for social prescribing funding and continue to seek out new funding opportunities together. The gap in County Council funding was filled for the immediate future by a generous contribution from the Clinical Commissioning Groups, but we are aware that this is a temporary solution and that the CCGs are unlikely to be able to sustain this support in the longer run.

In the light of Covid, we have recently been approached by Suffolk County Council to develop an Emergency Hardship Scheme and we are currently finalising plans for this. LCAs will work together with Suffolk Citizens Advice Suffolk Alliance (the eight local Citizens Advice charities (LCAs) covering Suffolk), together with Anglia Care Trust (ACT) and Ipswich Housing Action Group (IHAG) to form a partnership which is uniquely placed to provide the advice and support that people will need through a single point of access. All members of the Partnership are regulated by the Financial Conduct Authority and have authorised Debt Relief Order Intermediaries available to work on the Project.

PARTNERSHIP WORKING – IN NORFOLK

Our Europe Direct Information Centre project, shared with Norfolk Citizens Advice, ended with the Brexit Withdrawal Bill in December 2019. We have been successful in a joint bid with Norfolk Citizens Advice to the European Social Fund (through Norfolk County Council and the Department for Work and Pensions) on their 'Chances' project. The project will start in October 2020 and we will jointly employ 6 employment advocates in Breckland and North Norfolk, to help guide unemployed people into work. This project has been two years in the making, but is now needed more than ever as unemployment rises in response to Covid restrictions and increasing numbers of people find themselves seeking paid work.

We have also worked with Norfolk CA to begin developing a digital hub for the entire county, providing phone and e-mail support to residents and have recruited a Digital Hub co-ordinator to take this work forward. This work began in 2019 and it was fortuitous that we had already completed a considerable amount of planning for moving towards a higher dependence on remote working, given that this became very much a necessity in the light of Covid. This has meant that when we went into lockdown, both LCAs were in a strong position to shift delivery channels at very short notice and to immediately begin providing advice by e-mail and telephone when clients could no longer access us face to face. Working together, we have been able to ensure county-wide access to high quality advice services and to ensure that the strong communication that exists between the two organisations meant that very few clients 'slipped through the net'.

We have welcomed the launch of the Community Pathways Project (CPP) in Thetford, comprised of Access (Kings Lynn), Keystone Innovation Trust (Thetford) and GYROS (Great Yarmouth). The

partnership provides much needed support to migrant workers and their families, including access to interpreters. CPP have advisers trained up to OISC Level 2 Immigration Advice, meaning that we can access advice about more complex immigration issues.

PARTNERSHIP WORKING – WITH OTHER ORGANISATIONS

We also continue to maintain a significant presence in advice networks across the county. We are partners with the Norfolk Community Advice Network (NCAN) and are represented both at partnership and strategic level on their steering group. This enables us to work with partners from across the sector to identify advice needs and trends, where necessary identifying appropriate training and sharing best practice.

We were successful with our NCAN partners in attracting funding from Public Health England, gaining a grant of over £116.000 to deliver advice as a partnership, using the NCAN referral network, to ensure that clients are quickly able to access the most appropriate service for their needs.

Our outreaches at the Jobcentres in Diss and Thetford ran successfully throughout the year, although all our outreaches have had to cease operating due to the pandemic, until the risk of transmission is reduced.



Our key priorities for the coming year 2020/21 are:

- ✓ To continue to maintain the service quality that we have achieved during the past year.
- ✓ To continue developing services and outreaches where we are most needed.
- ✓ To reach out to vulnerable clients and groups who find it difficult to access our services, such as those who suffer from rural isolation and those with mental health issues.
- ✓ To expand our channels of advice giving, increasing the amount of advice we provide through digital channels to ensure that we remain accessible to all.

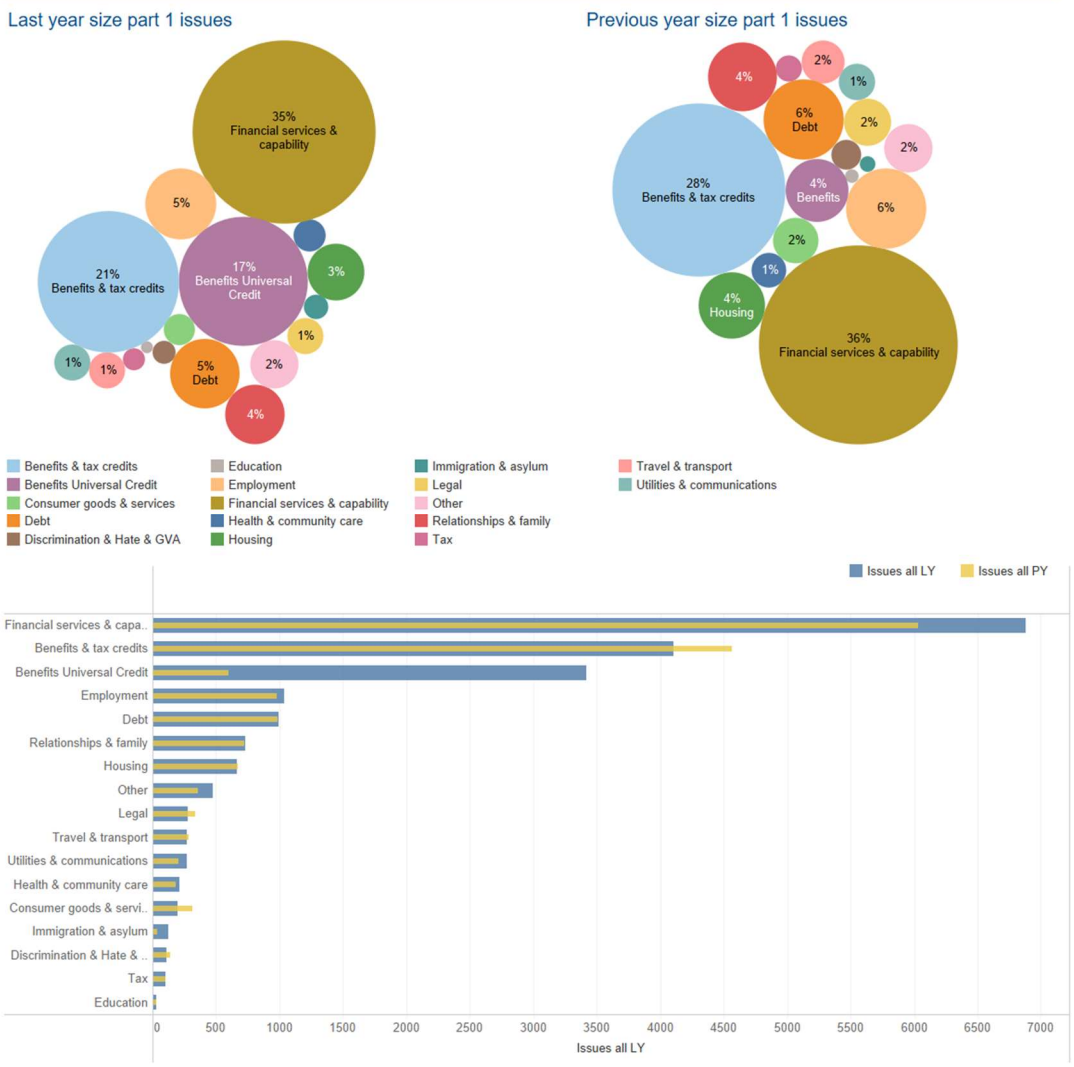
Other priorities are:

- ✓ We will continue to provide our high quality and recently expanded Pension Wise service, in partnership with Citizens Advice Central and East Northamptonshire.
- ✓ We will continue to deliver welfare rights advice to our Big C clients across the county and are in discussions with our funders' potential new outreach services.
- ✓ We will continue to work with our partners at Norfolk Citizens Advice delivering the Lottery funded Help Through Crisis project.
- ✓ We will continue to recruit and train volunteers to provide generalist advice in both Diss and Thetford, together with our outreaches at Loddon, Harleston and Eye. We have trained a group of volunteers to specialise in welfare benefits appeals work, which has led to an increasing number of successful benefit appeals.
- ✓ We will continue to work in partnership with organisations across the advice sector and to seek opportunities for collaborative working and joint funding

ISSUES BROUGHT TO US



Part 1 issues % of all: Last Year compared to Previous Year





Our membership agreement with Citizens Advice requires that we are routinely monitored in nine key areas in a three year cycle:

- **Governance**
- **Strategic Business Planning**
- **Risk Management**
- **Financial Management**
- **People Management**
- **Operational Performance Management**
- **Partnership Working**
- **Research and Campaigning**
- **Equality**

Each category is scored using a traffic light system (Red, Amber, Yellow and Green). At the end of the three-year cycle we are rated as green in all categories, demonstrating the work that has been done to ensure that our work in all areas assessed is of the highest quality.

TREASURER'S REPORT – PATRICK GORMAN

RESULTS OF THE YEAR ENDING 31ST MARCH 2020

Summary

In the reporting period, CADAT generated an operating surplus of £19,052 from a total income of £492,254 and expenditure of £473,202. CADAT's total funds now stand at £238,599 of which £237,864 is unrestricted and £735 is restricted as at 31 March 2020. Compared to last year, income increased in Pension Wise, Help to Claim and Energy projects. Expenditures increased in staff salaries, volunteer and staff expenses and premises costs. In the previous year, CADAT had a surplus of £32,537 resulting from a total income of £426,498 and expenditure of £393,961, and funds were £219,547 last year.

Going concern

The Trustees have considered the charity's position at the time of signing the financial statements, and in particular the current issues caused by Covid 19 and its potential impact on the charity and the wider economy and society. The Trustees have considered the current financial strength of the charity, together with the range of measures the Trustees can take to mitigate ongoing costs should they need to.

Although CADAT has a number of contracts ending at a similar time, we do not foresee that the need for these services will decrease, but expect that the way the service is delivered will change, and therefore have a reasonable expectation that funding will be continued for these services to be delivered in some form. Should CADAT need to restructure due to funding challenges, there are sufficient reserves to do this.

Based on this, the Trustees have concluded that they have a reasonable expectation that the charity will have adequate resources to continue in operational existence for the foreseeable future, and at least twelve months from the date of signing these financial statements, they therefore continue to adopt the going concern basis of accounting in preparing these financial statements.

Reserves policy

The trustees set the level of reserves needed for contingencies annually. The Reserves Policy for the year ending 31 March 2020 was the level of unrestricted free reserves should be set to float between 4-6 months forecast operating costs to be revised every quarter.

As at 31 March 2020 this range was assessed as being between £160,000 and £240,000. This amount represented the figure the trustees considered would be needed to enable the organisation to continue in the event of a major loss of funding (enabling CADAT to restructure for example). The actual value of free reserves as at 31 March 2020 was £162,595 after designating funds for unrestricted fixed assets (£13,551), equipment (£5,000), service development (£25,000), premises (£10,000), redundancies (£18,949) and lease obligations (£2,769). By comparison as of 31 March 2019 free reserves totalled £151,250.

FINANCIAL TEAM AND REPORTING

The overall day-to-day control and reporting of CADAT's finances has continued to be pro-actively managed part-time by Lucy Killoch, Business Manager. Lucy continues to perform the tasks competently, responsibly, diligently and efficiently and the Treasurer wishes to again thank Lucy for her outstanding efforts during the year.

Management accounts are prepared and reviewed at each of the quarterly Finance and Fundraising meetings. The tables below present the summaries of CADAT's financial activities incorporating the income and expenditure statement and CADAT's Balance Sheet for the year ending 31st March 2020. These are extracts from the full accounts that were approved by the CADAT Trustees at a board meeting held on 13th August 2020.

CITIZENS ADVICE FINANCIAL HEALTH MANAGEMENT MONITORING

As reported at the AGM last year, CADAT has responded diligently and promptly to meet the requirements of Citizens Advice Financial Health Management monitoring system. The quarterly reports generated provide Trustees with a comprehensive assessment of the finances in the form of a dashboard, and include a comparison with a peer grouping of other Local Citizens Advice with similar levels of income.

To date each of these reports have provided Trustees with positive and independent assurance that has confirmed CADAT's financial health is in good standing and that we are performing well compared to our peers. Despite the current difficult environment, the Board are confident that your Charity's finances are managed prudently and transparently and that CADAT has the financial health necessary to respond to changes that are expected to challenge the charitable sector.

STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING INCOME AND EXPENDITURE ACCOUNT) FOR THE YEAR ENDED 31 MARCH 2020

	Note	Restricted funds 2020 £	Unrestricted funds 2020 £	Total funds 2020 £	*Total funds 2019 £*
Income from:					
Donations and legacies	3	**30**	**3,274**	**3,304**	*3,790*
Charitable activities		**326,315**	**145,431**	**471,746**	*420,312*
Investments	5	**-**	**1,740**	**1,740**	*1,142*
Other income		**115**	**15,349**	**15,464**	*1,254*
Total income		**326,460**	**165,794**	**492,254**	*426,498*
Expenditure on:					
Charitable activities	6	**337,142**	**136,060**	**473,202**	*393,961*
Total expenditure		**337,142**	**136,060**	**473,202**	*393,961*
Net (expenditure)/income		**(10,682)**	**29,734**	**19,052**	*32,537*
Transfers between funds	14	**714**	**(714)**	**-**	*-*
Net movement in funds		**(9,968)**	**29,020**	**19,052**	*32,537*
Reconciliation of funds:					
Total funds brought forward		**10,703**	**208,844**	**219,547**	*187,010*
Net movement in funds		**(9,968)**	**29,020**	**19,052**	*32,537*
Total funds carried forward		**735**	**237,864**	**238,599**	*219,547*

BALANCE SHEET
AS AT 31 MARCH 2020

	Note		2020 £		*2019 £*
Fixed assets					
Tangible assets	10		**13,551**		*10,717*
			13,551		*10,717*
Current assets					
Debtors	11	**23,594**		*57,249*	
Investments	12	**-**		*10,000*	
Cash at bank and in hand		**215,165**		*163,696*	
		238,759		*230,945*	
Creditors: amounts falling due within one year	13	**(13,711)**		*(22,115)*	
Net current assets			**225,048**		*208,830*
Total assets less current liabilities			**238,599**		*219,547*
Net assets excluding pension asset			**238,599**		*219,547*
Total net assets			**238,599**		*219,547*
Charity funds					
Restricted funds	14		**735**		*10,703*
Unrestricted funds	14		**237,864**		*208,844*
Total funds			**238,599**		*219,547*

Trustees and senior staff continue to work together in a much more transparent way but also harmoniously and to the high standards required by Citizens Advice nationally.

This has been achieved by sharing staff in both offices and creating sub-committees made up of trustees, staff and volunteers. These committees meet quarterly and report regularly to trustees at their board meetings. Terms of Reference have been agreed and are kept under review. These are as follows: -

- Staff Team
- Finance & Fundraising , Audit, Risk & Compliance
- Personnel, Health, Safety & Well-being
- Research & Campaigning



The main themes of the year have been:-

Research

- Personal Independence Payment (PIP): explored local evidence of unusual refusals of PIP when claim appeared to be well justified. Awaiting results.
- Explored local needs / issues that caused most concern for CADAT staff, volunteers and clients particularly in light of Covid-19 and Brexit. Top three were Employment, Housing and Benefits from a small survey sample. Stimulated further research in these three areas in particular.
- Explored diversity within our rural operating areas (Diss, Thetford & District), revealing particular areas of deprivation / need and re-emphasizing the differences between the areas around Diss and those around Thetford.
- Emphasis in research is on local implementation of CitA Strategic Framework to include focus on equality, diversity and inclusion goals.

Campaigns

- Awareness raising public events in various venues prior to Covid-19 lockdown r.e. energy issues - switching, smart meters, cost savings, accessing priority service register.
- Expanded use of social media (especially Facebook & Twitter) to raise awareness of R&C issues.
- National Consumer Week – scheduled originally for November 2019 with Brexit focus was cancelled due to Brexit delays. Locally we addressed consumer rights / issues on Park Radio and on social media.
- Big Energy Saving Week - January 2020 – five events held; again awareness raising how to switch, save on deals, understanding tariffs.
- Scams Awareness Fortnight - June 2020 - awareness raising particularly around Covid-19 related scams - common scams, effects on vulnerable clients, avoiding scams, how to report scams. As physical presence greatly restricted during lockdown, social media and Park Radio used to “spread the word”.
- Advice Sharks – re-surfaced this year in particular in Thetford area with ‘advisors’ charging for what clients can get from us and other charities for free; assisting clients to connect with new Pathways Project which offers multilingual support to clients. Poster in Portuguese produced and shared on social media. Universal Credit leaflets in multiple languages obtained for our distribution locally.
- Energy - Smart Meters – Lead partner in Smart Energy GB project with Norwich City, Broadland and South Norfolk delivery partners. Campaign start delayed from April until December 2020.

THANKS TO ALL OUR TEAM

There are many people in our team and all are totally committed, passionate, caring and very talented and we wish to acknowledge each and every one. Below is a list of our current team:-

Diss Office Volunteers	**Thetford Office Volunteers**
Sally Beevor	Ann Bourne
Gill Caldwell	Fiona Clough
Chris Chatten	Becci Daines
Simon Corbyn	Judith Earwicker
Beth Dewhurst	Karen Fisher
Mike Drew	Liz Grant
Peter Dudley	Joel Griffith
Wendy Eyles	Sarah Konstandinidis
Vicki George	Shirley Miller
Mark Gingell	Lawrie Read
Laura Gosman	Melissa Riches
Stephen Goulder	Carol Russell
Pat Grant	Robert Whissell
Nicolette Hallett	Alan Williams
Patrick Harrington	**Digital Advisers**
John Hutton	Lucy Allen
Hilary Jones	Dais Arnold
Cecilia Kidd	Anthony Davis
Michael Lee	Michael Popp
Liam McGrath	
Keith Mizon	**Staff**
Pat Parker	Keith Arnold – Advice Session Supervisor
Sally Payne	Christina Arnold – Help to Claim Adviser
Diana Poole	Denise Bogacki – Advice Session Supervisor
Ann Reynolds	Sonia Browne – Help Through Crisis Champion
David Rose	Becky Chapman – Deputy Manager
Paul Ruddock	Sally Chapman-Day – Pensionwise Administrator
Eric Stone	Andy Clifton – Pensionwise Guider

Sandra Todd	Richard Holloway – Maintenance Contractor - Diss
Stuart Warren	Mel Jones – Chief Officer
Sue White	Kevin Joyce – Pensionwise Guider
Bernice Wyatt	Lucy Killoch – Business Manager
	Caroline Mackinson – Projector Coordinator
	Les Murray – Big C Adviser
	Laurence Nunn - Pensionwise Guider
	Rosie Parke – Advice Session Supervisor & Digital Coordinator
	Linda Read – Pensionwise Administrator
	Karen Smith – Pensionwise Administrator
	Tom Smith – Pensionwise Senior Guider
	Owen Willis – Help to Claim Lead

Trustees (2019-20)

Nick Bennett (from 27/02/20)

Marion Chapman-Allen (until 27/03/20)

Stephen Drake

Patrick Gorman

Martyn Lewis (until 30/11/19)

Chris Liggett

Marion Morse MBE

Phillip Richardson (from 23/09/19)

OUR OWN 'THANK YOU' TO THOSE WHO SUPPORT US

We would like to thank our many financial supporters. Our local authorities, town and parish councils provide us with funds to provide a core service to those living in their areas. To add value to this work we raise additional money so we can work in specialist subject areas where there is a real need such as money advice/debt or health issues, or where we can work with partners to enable clients to get the extra support they need easier and quicker. Below is a list of our current supporters to whom we are most grateful.

A Mason
Alan Williams
Amanda Leech
Anne Merton
Best Energy Saving Network and Best Energy Saving Week *under contract with Citizens Advice*
Breckland Council
Broadland District Council *(Smart Meter funding)*
Catherine Macdonald
CL Wakerly
Deborah Lewis
Diss & District Ladies Luncheon Club
Diss Parochial Charity
Diss Town Council
Energy Advice Programme *under contract with Citizens Advice*
Hastoe Wyvern Housing Association
Liz Latham
Mid Suffolk District Council
Norfolk Citizens Advice and Norfolk Development Fund
Norfolk Community Foundation
Norfolk County Council
P Evans & L Howard
Palgrave Parish Council
PensionWise *under contract with Citizens Advice*
Redgrave Parish Council
Rotary Club of Thetford
South Norfolk District Council
Suffolk Community Foundation
Suffolk County Council
Thorndon Parish Council
Thornham Magna Parish Meeting
Thornham Parva Parish Meeting
UK Power Networks
Weybread Parish Council
Wilby Parish Council

INTERESTED IN VOLUNTEERING WITH US?

Contact: **Becky Chapman, Learning and Development Lead *or***

Rosie Parke, Advice Session Supervisor and Digital Coordinator

Citizens Advice Diss, Thetford and District

Shelfanger Road

Diss

IP22 4EH

Telephone: **07487 225709 / 07538 589039**

Email: **becky.chapman@cadat.org.uk / rosie.parke@cadat.org.uk**

A message from one of our longest serving volunteers:

I have greatly enjoyed my 18 years as an adviser and will always remember the friendship and commitment of so many people, both staff and volunteers, that I have been fortunate to work with, and the satisfaction of being able to provide some help to often very vulnerable clients.

You are doing a terrific job in continuing to provide a valuable service, to people who desperately need help. Long may this continue.

CONTACT DETAILS

Diss Office (Shelfanger Road) 03444 111 444

Email: dissadviser@cadat.org.uk

Monday	1000 – 1400	Appointments only
Tuesday	0900 – 1700	Phone advice only
Wednesday	1000 – 1400	Appointments only
Thursday	0900 – 1700	Phone advice only
Friday	1000 – 1400	Appointments only

Thetford Office (Abbey Neighbourhood Centre, Exeter Way)

03444 111 444

Email: advice.thetford@cadat.org.uk

Monday	0900 – 1700	Phone advice only
Tuesday	0900 – 1700	Phone advice only
Wednesday	0930 – 1430	Appointments only
Thursday	0900 – 1700	Phone advice only
Friday	0930 – 1430	Appointments only

Outreaches

Harleston Information Plus, 2 Exchange Street, Harleston

Wednesdays – 10:00 to 12:00

Drop-ins available.

Service currently suspended due to Covid

Loddon Library, 31 Church Close, Loddon

Last Monday of every month – 10:00 to 12:00

By appointment with the Library on 01508 520678.

Service currently suspended due to Covid

Eye Health Centre, Castleton Way, Eye

Thursdays – 9.00 to 11.00

Drop in available.

Service currently suspended due to Covid

Thetford Jobcentre, Breckland House, Thetford

By appointment with Thetford Citizens Advice on 01842 752777